

United States Bankruptcy Court
District of MarylandIn re:
Rhonda Phrampus
DebtorCase No. 19-19347-NVA
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0416-1

User: tmeaney
Form ID: 318Page 1 of 2
Total Noticed: 20

Date Rcvd: Oct 16, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 18, 2019.

db +Rhonda Phrampus, 239 Kirk Road, Elkton, MD 21921-3337
 31137301 +Bank Of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413
 31137321 +Cecil County Treasurer, 200 Chesapeake Blvd., Suite 1100, Elkton, MD 21921-6652
 31137323 +Comptroller of the Treasury, Compliance Division, Room 409, 301 W. Preston Street, Baltimore, MD 21201-2305
 31137311 +MRS Associates, 1930 Olney Ave., Cherry Hill, NJ 08003-2016
 31137314 Nationwide Credit, Inc., PO Box 14581, Des Moines, IA 50306-3581
 31137317 +Robert Ruh, 239 Kirk Road, Elkton, MD 21921-3337

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +EDI: RMSC.COM Oct 17 2019 00:28:00 Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 31137300 +E-mail/Text: bankruptcycgroup@apgfcu.com Oct 16 2019 20:36:59 APG Federal Credit Union, Attn: Bankruptcy, Po Box 1176, Aberdeen, MD 21001-6176
 31137298 E-mail/Text: bankruptcycgroup@apgfcu.com Oct 16 2019 20:36:59 Aberdeen Proving Ground FCU, PO Box 1176, Aberdeen, MD 21001-6176
 31137299 +E-mail/Text: kristin.villneuve@allianceoneinc.com Oct 16 2019 20:35:39 Alliance One Receivables Management, Inc, 4850 Street Road, Suite 300, Feasterville Trevose, PA 19053-6643
 31137302 +EDI: TSYS2.COM Oct 17 2019 00:28:00 Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
 31137303 E-mail/Text: cms-bk@cms-collect.com Oct 16 2019 20:37:17 Capital Management Services, LP, 698 1/2 South Ogden Street, Buffalo, NY 14206-2317
 31137304 +EDI: CAPITALONE.COM Oct 17 2019 00:28:00 Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
 31137307 +EDI: CHASE.COM Oct 17 2019 00:28:00 Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298
 31137310 +EDI: MID8.COM Oct 17 2019 00:28:00 Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2709
 31137316 EDI: PRA.COM Oct 17 2019 00:28:00 Portfolio Recovery Associates, 120 Corporate Blvd., Norfolk, VA 23502
 31137322 +E-mail/Text: UIBankruptcyNotices.DLLR@maryland.gov Oct 16 2019 20:38:40 State of Maryland DLLR, Division of Unemployment Insurance, 1100 N. Eutaw Street, Room 401, Baltimore, MD 21201-2225
 31137318 +EDI: RMSC.COM Oct 17 2019 00:28:00 Syncb Bank/American Eagle, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
 31137319 +EDI: RMSC.COM Oct 17 2019 00:28:00 Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060

TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

31137305* +Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
 31137306* +Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
 31137308* +Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298
 31137309* +Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298
 31137312* +MRS Associates, 1930 Olney Ave., Cherry Hill, NJ 08003-2016
 31137313* +MRS Associates, 1930 Olney Ave., Cherry Hill, NJ 08003-2016
 31137315* Nationwide Credit, Inc., PO Box 14581, Des Moines, IA 50306-3581

TOTALS: 0, * 7, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 18, 2019

Signature: /s/Joseph Speetjens

District/off: 0416-1

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 16, 2019 at the address(es) listed below:

Marc H. Baer mbaer@waldmangrossfeld.com, md09@ecfcbis.com
Uriel Stern ustern@powerhousetlaw.com, uriel.m.stern@gmail.com, jworley@powerhousetlaw.com,
sternur86025@notify.bestcase.com

TOTAL: 2

Entered: October 16, 2019
 Signed: October 16, 2019

SO ORDERED



Nancy V. Alquist
 NANCY V. ALQUIST
 U. S. BANKRUPTCY JUDGE

Information to identify the case:

Debtor 1	Rhonda Phrampus			Social Security number or ITIN xxx-xx-6956
	First Name	Middle Name	Last Name	EIN _____
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	Social Security number or ITIN _____
				EIN _____
United States Bankruptcy Court District of Maryland				
Case number: 19-19347 NVA Chapter: 7				

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:
 Rhonda Phrampus

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.